

REMARKS/ARGUMENTS

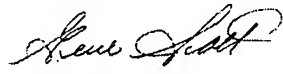
Of the original claims filed in this application, claims 1 and 8 are currently amended, claims 4-6 are cancelled, and claims 7-10 were previously added.

The present 101 and 112 rejections are obviated by removing any sense of human interaction.

Claims 1-3, 7 and 8-10 are rejected under 35 USC 103 (A) over Hooban, Van Ryzin and either Laarman or McKean. However, the amended claims 1 and 8 distinguish over these references by combining a perforated sheet and a software enablement for printing on the sheet in such manner as to produce individual tear-off cards that fit into pockets in a folder. The dependent claims distinguish over the references for the same reasons as for Claims 1 and 8. There is no hint or suggestion of such a product or method in the combined rejecting references. Therefore, it would not be obvious to one of skill to do so.

Your applicant therefore believes that the rejections have been overcome and that claims 1-3 and 7-10 are now in condition for allowance. Applicant respectfully requests that a timely Notice of Allowance be issued in this case.

Respectfully submitted,

By: 
Gene Scott, Reg. No. 37,930
Tel.: (949) 251-9999